

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: James K. Pavcic and
Sandra J. Pavcic

Debtor(s).

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X

Case No. 24-22235-CMB

Chapter 13

FILED
12/13/24 2:00 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

ORDER OF COURT
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis

☒ Chapter 13 Plan dated:
September 3, 2024

☐ Authorizing Distributions Under Plan
On Interim Basis Solely as Adequate
Protection

☐ Amended Chapter 13 dated:

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$3070 effective 10/24.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$3088, beginning 12/24. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the

Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
 - *Canonsburg Houston Joint Sewer CL. #4
 - *Canonsburg Borough (garbage) CL. #5
 - *Amerihome Mortgage CL#23
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all

allowed post-petition payment change notices filed of record:

☒ K. Additional Terms and Conditions:

**Debtor(s) are to fund the plan by TFS [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made.*

**To the extent the Plan is confirmed pre-bar date(s) or the completion of pending or contemplated litigation (including §506/522f action and objections to claims) or Loss Mitigation (LMP), creditors will be paid per plan in the plan amount (or as superseded by this Confirmation Order or other Order(s) of Court) notwithstanding a claim in a greater amount or priority. Debtor shall review all proofs of claims as filed and to take such action(s), including modification of the Plan or this Confirmation Order, as is necessary to address claim discrepancies and to address other subsequent events that will affect the adequacy of plan funding (including the outcome of contemplated or pending litigation and LMP). The need to address plan funding deficiency includes increasing the plan payment as necessary to fund 100% of timely filed and allowed non-specially classified unsecured creditors in 100% plan cases.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a

lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: December 13, 2024


United States Bankruptcy Judge **dmr**

cc: All Parties in Interest to be served by Clerk

In re:
James J. Pavcic
Sandra J. Pavcic
Debtors

Case No. 24-22235-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 13, 2024

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ James J. Pavcic, Sandra J. Pavcic, 812 Hillcrest Drive, Canonsburg, PA 15317-3822
16432934	BP Visa, PO Box 2557, Omaha, NE 68103-2557
16432959	+ Key Bank, PO Box 74788, Cleveland, OH 44194-0871
16432960	+ Key Bank, attn: Bankruptcy Department, 601 Oakmont Lane, Suite 110, Westmont, IL 60559-5557
16462377	KeyBank NA, 4910 Tiedeman Rd. Brooklyn, OH 44144

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Dec 13 2024 23:40:00	AmeriHome Mortgage Company, LLC, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
cr	+ Email/Text: ebnjts@grblaw.com	Dec 13 2024 23:40:00	Borough of Canonsburg, c/o Richard A. Monti, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: ebnjts@grblaw.com	Dec 13 2024 23:40:00	Canonsburg-Houston Joint Sewer Authority, c/o Richard A. Monti, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
16459934	+ Email/Text: BKelectronicnotices@cenlar.com	Dec 13 2024 23:40:00	AMERIHOM MORTGAGE COMPANY, LLC, c/o CENLAR FSB, Attn BK Dept, 425 Philips Blvd, Ewing, NJ 08618-1430
16432930	+ Email/Text: bankruptcycourtnotices@amerihome.com	Dec 13 2024 23:40:00	AmeriHome Mortgage, Attn: Bankruptcy, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
16432928	^ MEBN	Dec 13 2024 23:38:01	AmeriHome Mortgage, Po Box 77404, Ewing, NJ 08628-6404
16432932	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2024 01:16:16	Amex, Po Box 6789, Sioux Falls, SD 57117-6789
16432933	+ Email/PDF: bncnotices@becket-lee.com	Dec 14 2024 00:03:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
16437773	+ Email/Text: ebnjts@grblaw.com	Dec 13 2024 23:40:00	Borough of Canonsburg, GRB Law, c/o Richard A. Monti, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
16453270	Email/Text: BKelectronicnotices@cenlar.com	Dec 13 2024 23:40:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
16432942	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 13 2024 23:40:00	Citizens Bank, Attn: Bankruptcy, One Citizens Dr, Providence, RI 02903

District/off: 0315-2

User: auto

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16435204	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 13 2024 23:40:00	Citizens Bank N.A., 1 Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
16437772	+ Email/Text: ebnjts@grblaw.com	Dec 13 2024 23:40:00	Canonsburg-Houston Joint Sewer Authority, GRB Law, c/o Richard A. Monti, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
16457573	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2024 00:03:50	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
16432936	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2024 00:03:50	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
16432935	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2024 01:16:23	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
16432937	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2024 00:03:50	Citibank/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
16432938	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2024 00:03:50	Citibank/Sears, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
16432939	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2024 00:03:50	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
16432940	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2024 01:16:16	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
16432941	^ MEBN	Dec 13 2024 23:38:49	Citizens Bank, 6 Corporate Drive, Shelton, CT 06484-6270
16432943	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2024 23:40:00	Comenity Bank/Breadrwns, Po Box 182789, Columbus, OH 43218-2789
16432945	+ Email/PDF: creditonebknofications@resurgent.com	Dec 14 2024 00:04:05	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
16432944	+ Email/PDF: creditonebknofications@resurgent.com	Dec 14 2024 00:04:03	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
16432962	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2024 00:03:11	Macy's/ DSNB, Atytn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
16432946	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 13 2024 23:40:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
16435144	Email/Text: mrdiscen@discover.com	Dec 13 2024 23:40:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
16432949	+ Email/Text: mrdiscen@discover.com	Dec 13 2024 23:40:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
16432951	+ Email/Text: mrdiscen@discover.com	Dec 13 2024 23:40:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
16438355	Email/Text: collecadminbankruptcy@fnni.com	Dec 13 2024 23:40:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha, Ne 68197
16432956	Email/Text: collecadminbankruptcy@fnni.com	Dec 13 2024 23:40:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
16432955	Email/Text: collecadminbankruptcy@fnni.com	Dec 13 2024 23:40:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
16432953	+ Email/Text: collectionbankruptcies.bancorp@53.com	Dec 13 2024 23:40:00	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
16432954	Email/Text: collectionbankruptcies.bancorp@53.com	Dec 13 2024 23:40:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCS83E 1830 E Paris Ave SE, Grand Rapids, MI 49546
16457338	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 13 2024 23:40:00	Jefferson Capital Systems LLC, Po Box 7999,

District/off: 0315-2

User: auto

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			Saint Cloud MN 56302-9617
16432958	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 14 2024 01:16:15	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203
16432957	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 13 2024 23:50:14	Jpmcb, Po Box 15369, Wilmington, DE 19850
16443421	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Dec 13 2024 23:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
16459114	Email/PDF: resurgentbknotifications@resurgent.com	Dec 14 2024 00:04:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16432963	Email/Text: EBN@Mohela.com	Dec 13 2024 23:40:00	Mohela, 633 Spirit Drive, Chesterfield, MO 63005
16432967	Email/Text: EBN@Mohela.com	Dec 13 2024 23:40:00	Mohela, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
16437894	Email/Text: EBN@Mohela.com	Dec 13 2024 23:40:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
16432961	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2024 01:16:23	Macy's/ DSNB, Po Box 6789, Sioux Falls, SD 57117-6789
16456677	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 13 2024 23:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
16432971	Email/Text: Bankruptcy.Notices@pnc.com	Dec 13 2024 23:40:00	PNC Bank, PO Box 71335, Philadelphia, PA 19176-1335
16441196	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 14 2024 00:03:31	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
16458712	Email/Text: bnc-quantum@quantum3group.com	Dec 13 2024 23:40:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
16453757	Email/PDF: resurgentbknotifications@resurgent.com	Dec 13 2024 23:50:41	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16432973	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 14 2024 01:16:15	Syncb/At Home CC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16432972	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 13 2024 23:50:08	Syncb/At Home CC, Po Box 71737, Philadelphia, PA 19176-1737
16432974	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 14 2024 01:16:15	Syncb/Verizon, Po Box 71737, Philadelphia, PA 19176-1737
16432975	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 14 2024 00:34:51	Syncb/Verizon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16460593	Email/PDF: ebn_ais@aisinfo.com	Dec 13 2024 23:50:15	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
16432976	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 14 2024 00:34:47	Synchrony Bank/JCPenney, Po Box 71729, Philadelphia, PA 19176-1729
16432978	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 14 2024 00:04:28	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16432977	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 14 2024 01:16:15	Synchrony Bank/Lowes, Po Box 71727, Philadelphia, PA 19176-1727
16432979	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 14 2024 00:04:11	Synchrony/American Eagle, Po Box 71727, Philadelphia, PA 19176-1727
16438013	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 13 2024 23:40:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 S. 13TH STREET, LINCOLN NE 68508-1904

TOTAL: 58

District/off: 0315-2

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		AMERIHOM MORTGAGE COMPANY, LLC
16432931	*+	AmeriHome Mortgage, Attn: Bankruptcy, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
16432929	*+	AmeriHome Mortgage, Po Box 77404, Ewing, NJ 08628-6404
16432947	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
16432948	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
16432950	*+	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
16432952	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
16432964	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, 633 Spirit Drive, Chesterfield, MO 63005
16432965	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, 633 Spirit Drive, Chesterfield, MO 63005
16432966	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, 633 Spirit Drive, Chesterfield, MO 63005
16432968	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
16432969	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
16432970	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor AMERIHOM MORTGAGE COMPANY LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Kenneth Steidl	on behalf of Debtor James J. Pavcic julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Sandra J. Pavcic julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Richard Monti	on behalf of Creditor Canonsburg-Houston Joint Sewer Authority rmonti@grblaw.com

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Richard Monti

on behalf of Creditor Borough of Canonsburg rmonti@grblaw.com

Robert Shearer

on behalf of Creditor AmeriHome Mortgage Company LLC rshearer@raslg.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8